

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEW JERSEY**  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
**Marie-Ann Greenberg MAG-1284**  
**Marie-Ann Greenberg, Standing Trustee**  
**30 TWO BRIDGES ROAD**  
**SUITE 330**  
**FAIRFIELD, NJ 07004-1550**  
**973-227-2840**  
**Chapter 13 Standing Trustee**

**Case No.: 22-19651**

IN RE:

**Adv. No.:**

JUAN F ESPINAL  
MARIA L ESPINAL

**Hearing Date:**

**Judge: JKS**

### **CERTIFICATION OF SERVICE**

1. I, Keith Guarneri, am a paralegal for Marie-Ann Greenberg, Chapter 13 Standing Trustee in the above captioned matter.
2. On, 01/07/2025, I sent a copy of the following pleadings and/or documents to the parties listed below:

### **Certification of Default**

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

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Debtors:

JUAN F ESPINAL  
MARIA L ESPINAL  
66 SENECA AVENUE  
DUMONT, NJ 07628

Mode of Service: Regular Mail

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Attorney for Debtor(s):

RUSSELL L LOW ESQ  
LOW & LOW ESQS  
505 MAIN STREET, SUITE 304  
HACKENSACK, NJ 07601

Mode of Service: Notice of Electronic Filing (NEF)

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Dated: January 07, 2025

By: /S/ Keith Guarneri  
Keith Guarneri